

Information to identify the case:

Debtor 1	<u>Raynold Leroy Prusia Sr</u>	Social Security number or ITIN	xxx-xx-7154
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Diana Bobette Prusia</u>	Social Security number or ITIN	xxx-xx-4769
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-11242-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raynold Leroy Prusia Sr

Diana Bobette Prusia

3/24/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Raynold Leroy Prusia
Diana Bobette Prusia
Debtors

Case No. 17-11242-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Mar 24, 2022

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Raynold Leroy Prusia, Sr, Diana Bobette Prusia, 15063 Limber Road, Meadville, PA 16335-5331
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14732830	+ Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
14790643	+ Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14732835	+ Nissan Motor Acceptance, PO Box 660366, Dallas, TX 75266-0366
14743897	+ Northwest Savings Bank, Attn: Colleen Lamberto, Po Box 337, Warren PA 16365-0337
14743898	+ Prime Square Apartments, 822 South Main Street, Council Bluffs IA 51503-0913
14732837	+ Suntrust / Greensky / Thd, 1797 North East Expressway NE, Brookhaven, GA 30329-7803

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 25 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 24 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 25 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 24 2022 23:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: bankruptcyfilings@greatsouthernbank.com	Mar 24 2022 23:36:00	Great Southern Bank, 218 S. Glenstone Ave., c/o D. Clayton Ballard, Springfield, MO 65802
14732827	+ EDI: CITICORP.COM	Mar 25 2022 03:33:00	Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14732828	+ EDI: WFNNB.COM	Mar 25 2022 03:33:00	Comenity Bank / Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
14732829	+ EDI: WFNNB.COM	Mar 25 2022 03:33:00	Comenity Bank / Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14732831	Email/Text: bankruptcyfilings@greatsouthernbank.com	Mar 24 2022 23:36:00	Great Southern Bank, Po Box 9009, Springfield, MO 65808
14787339	Email/Text: bankruptcyfilings@greatsouthernbank.com		

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		Mar 24 2022 23:36:00	Great Southern Bank, c/o D. Clayton Ballard, 218 S. Glenstone Ave., Springfield, MO 65802
14732832	+ Email/Text: bankruptcy@huntington.com	Mar 24 2022 23:36:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
14732826	EDI: JPMORGANCHASE	Mar 25 2022 03:33:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14732833	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 24 2022 23:36:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14732834	+ Email/Text: bankruptcy@nfm.com	Mar 24 2022 23:36:00	Nebraska Furniture, Attn: Collections, Po Box 2335, Omaha, NE 68103-2335
14734146	+ EDI: RECOVERYCORP.COM	Mar 25 2022 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14732836	Email/PDF: ebnotices@pnmac.com	Mar 24 2022 23:34:51	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
14814343	EDI: Q3G.COM	Mar 25 2022 03:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14732838	+ EDI: RMSC.COM	Mar 25 2022 03:33:00	Synco, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14732839	+ EDI: RMSC.COM	Mar 25 2022 03:33:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14736849	+ Email/Text: bankruptcy@huntington.com	Mar 24 2022 23:36:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
14732840	+ EDI: USAA.COM	Mar 25 2022 03:33:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Road, San Antonio, TX 78288-0002
14832659	+ Email/Text: RASEBN@raslg.com	Mar 24 2022 23:36:00	USAA Savings Bank, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14732841	EDI: USAA.COM	Mar 25 2022 03:33:00	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
14732842	+ EDI: WFFC.COM	Mar 25 2022 03:33:00	Wells Fargo Financial National Bank, Attn: Bankruptcy, Po Box 5943, Sioux Falls, SD 57117-5943

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		USAA Federal Savings Bank
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14732825	##+	Aqua Finance Inc, 2600 Pine Ridge Boulevard, Wausau, WI 54401-7800

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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User: auto

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
Daniel P. Foster	on behalf of Debtor Raynold Leroy Prusia Sr dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Diana Bobette Prusia dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8